

02/27/02
1132 U.S. PTO

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February 27, 2002

FILE NO: 52493.000251

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket Number: **52493.000251**

First Named Inventor: **Geoffrey STIFF**

Title: **METHOD AND SYSTEM FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

TO: **BOX PATENT APPLICATION**

Commissioner for Patents
Washington, D.C. 20231

Sir:

Attached are the following for filing with the U.S. Patent and Trademark Office:

1. Fee Transmittal Form (original and duplicate)
2. Small Entity Status Claimed: Independent Inventor
 Small Business Concern
 Non-Profit Organization
- Statement Enclosed
- Statement Filed in Prior Application; Status Still Proper and Desired
3. Specification - Total Pages: 38 (Including Abstract)

CLAIMS AS FILED						
	Claims Filed	Basic Fee Claims	Extra	Rate		Amount
				Large Entity	Small Entity	
Total Claims	44	20	24	\$ 18.00	\$ 0.00	\$ 432.00
Independent Claims	7	3	4	\$ 84.00	\$ 0.00	\$ 336.00
First Presentation of Multiple Dependent Claims				\$ 280.00	\$ 0.00	\$ 0.00
BASIC FEE				\$ 740.00	\$ 0.00	\$ 740.00
TOTAL FILING FEE						\$ 0.00
Assignment Recordation Fee						\$ 40.00
TOTAL AMOUNT ENCLOSED						\$ 1,548.00

4. Drawings - Total Sheets: 8 (Fig(s). 1 - 8)

5. Oath or Declaration - Total Pages: 7

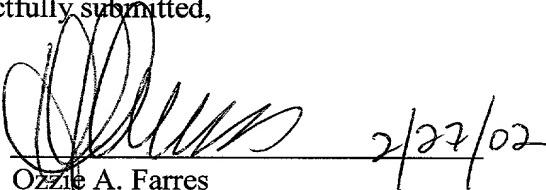
- a. Newly executed (original or copy)
 New (unexecuted)
- b. Copy from a prior application
(for continuation/divisional with Box 17 completed)
 - i. DELETION OF INVENTOR(s):
Signed statement attached deleting inventor(s) named in prior application.
- 6. Application Data Sheet
- 7. CD-ROM or CD-R in duplicate, large table or Microfiche Computer Program (Appendix)
- 8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on:
 - i. CD-ROM or CD-R (two copies); or
 - ii. Paper Copy (identical to computer copy)
 - c. Statements verifying identity of above copies
- 9. Assignment (executed)
- 10. 37 C.F.R. 3.73(b) Statement Power of Attorney
- 11. English Translation Document (if applicable)
- 12. Information Disclosure Statement with PTO-1449 and References
 - Copies of Information Disclosure Statement Citations
- 13. Preliminary Amendment
- 14. Return Receipt Postcard
- 15. Foreign Priority is Claimed as Follows:

- If Foreign Priority is Claimed, Certified Copy of the Above Priority Document(s) is Submitted Herewith
- 16. Nonpublication Request under 35 U.S.C. § 1222(b)(2)(B)(i). Applicant must attach Form PTO/SB/35 or its equivalent.
- 17. Other: _____

18. Continuation Divisional Continuation-in-Part of
Prior Application No.: 09/876,053 filed June 8, 2001
- Incorporation By Reference (useable if Box 5b is marked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 5b, is considered as being part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application papers.
- Complete Application Based on Provisional Application No.: _____
filed _____
19. Please address all correspondence to:
- CUSTOMER NUMBER 21967
- Intellectual Property Department
Hunton & Williams
1900 K Street, N.W.
Suite 1200
Washington, DC 20006-1109
20. A new power of attorney or authorization of agent (PTO/SB/81) is as follows:
 The power of attorney is to:
 Please remove as power of attorney:
 Please add as power of attorney:
21. A check in the amount of \$ 1,548.00 is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any such variance to **Deposit Account No. 50-0206**.

Respectfully submitted,

By:



Ozzie A. Farres
Registration No. 43,606

OAF/tlc
Enclosures

FEE TRANSMITTAL

BOX PATENT APPLICATION



U.S. PRO
10/082250
02/27/02

Total Amount Of Payment (\$)

1,548.00.

Complete If Known	
Application No.	To Be Assigned
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF et al.
Examiner Name	To Be Assigned
Group Art Unit	To Be Assigned

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to **Deposit Account No. 50-0206** in the name of Hunton & Williams.
2. Check Enclosed. The Commissioner is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to **Deposit Account No. 50-0206** in the name of Hunton & Williams, 1900 K Street, N.W., Suite 1200, Washington, D.C. 20006-1109.

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Fee Description	Fee P
<input type="checkbox"/> Surcharge - late filing fee or oath	\$
<input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet	\$
<input type="checkbox"/> Month Extension of Time	\$
<input type="checkbox"/> Notice of Appeal	\$
<input type="checkbox"/> Filing Brief in Support of Appeal	\$
<input type="checkbox"/> Request for Oral Hearing	\$
<input type="checkbox"/> Utility Issue Fee (or Reissue)	\$
<input type="checkbox"/> Design Issue Fee	\$
<input type="checkbox"/> Plant Issue Fee	\$
<input type="checkbox"/> Petition to Commissioner	\$
<input type="checkbox"/> Petition to Revive (Unavoidable)	\$
<input type="checkbox"/> Petition to Revive (Unintentional)	\$
<input type="checkbox"/> Petitions Related to Provisional Applications	\$
<input type="checkbox"/> Submission of Information Disclosure Statement	\$
<input type="checkbox"/> Filing Submission After Final Rejection	\$
<input type="checkbox"/> Recording Each Patent Assignment Per Property	\$
<input type="checkbox"/> Filing Request for Reexamination	\$
<input type="checkbox"/> Other (specify) _____	\$

FEE CALCULATION

1. BASIC FILING FEE Large Entity Small Entity

FEE PAID

Utility Filing Fee	\$ 1,548.00
Design Filing Fee	\$
Plant Filing Fee	\$
Reissue Filing Fee	\$
Provisional Filing Fee	\$

2. EXTRA CLAIMS FEES

CLAIMS AS AMENDED

For	Number Present	Highest Number Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
TOTAL CLAIMS	44	20	24	x \$ 18.00	x \$ 0.00	\$ 432.00
INDEPENDENT CLAIMS	7	3	4	x \$ 84.00	x \$ 0.00	\$ 336.00
MULTIPLE DEPENDENT CLAIMS				\$ 280.00	\$ 0.00	\$ 0.00
TOTAL EXTRA CLAIMS FEES						
SUBMITTED BY					Complete (if applicable)	
Typed or Printed Name	Ozzie A. Farres				Registration No.	43,606
Signature				Date	February 27, 2002	